

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GINA A COLLAR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-22821

Chapter 13

Document No.: 66

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 15th day of May, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
5/15/23 9:02 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT  
  
U.S. BANKRUPTCY JUDGE **dmk**

In re:  
Gina A Collar  
Debtor

Case No. 18-22821-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 15, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2023:

Recip ID	Recipient Name and Address
db	+ Gina A Collar, 149 Lynnwood Dr, Pittsburgh, PA 15235-4312
14891734	+ Penn Hills School District, c/o Maiello Brungo & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	May 16 2023 00:14:37	LVNV Funding, LLC its successors and assigns as as, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	May 16 2023 00:01:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14880894	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 16 2023 00:01:00	Bankamerica, Po Box 1598, Norfolk, VA 23501-1598
14880895	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2023 00:14:37	Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14880896	Email/Text: creditcardbkcorrespondence@bofa.com	May 16 2023 00:00:00	Bk Of Amer, 4060 Ogletown/Stanton Rd, Newark, DE 19713
14880897	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2023 00:14:52	Cap One, Po Box 5253, Carol Stream, IL 60197-5253
14893300	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 16 2023 00:04:06	Capital One / Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253
14913755	Email/PDF: bncnotices@becket-lee.com	May 16 2023 00:14:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14919345	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2023 00:04:10	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14893302	+ Email/Text: documentfiling@lciinc.com	May 16 2023 00:00:00	Comcast, Po Box 3001, Southeastern, PA 19398-3001
14893304	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2023 00:01:00	Comenity Bank/Lnbryant, 4590 E Broad St, Columbus, OH 43213-1301
14880901	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2023 00:01:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
14880903	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2023 00:01:00	Comenity Bank/lnbryant, Po Box 182789, Columbus, OH 43218-2789
14880904	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2023 00:01:00	Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789
14880905	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 16 2023 00:01:00	Comenitybank/valuecity, Po Box 182789,

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			Columbus, OH 43218-2789
14880906	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2023 00:03:39	Dsnb Macys, Po Box 8218, Mason, OH 45040
14911311	Email/Text: bnc-quantum@quantum3group.com	May 16 2023 00:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14913887	+ Email/Text: kbarkley@bernsteinlaw.com	May 16 2023 00:02:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15060725	Email/Text: ECMCBKNotices@ecmc.org	May 16 2023 00:01:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14880907	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2023 00:02:51	Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14893312	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 16 2023 00:01:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14880899	Email/PDF: ais.chase.ebn@aisinfo.com	May 16 2023 00:03:33	Chase Card, P.o. Box 15298, Wilmington, DE 19850
14880910	+ Email/Text: BKRMailOPS@weltman.com	May 16 2023 00:01:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14880911	+ Email/Text: PBNCNotifications@peritussservices.com	May 16 2023 00:00:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14880912	+ Email/Text: PBNCNotifications@peritussservices.com	May 16 2023 00:00:00	Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14900650	Email/PDF: resurgentbknofications@resurgent.com	May 16 2023 00:15:00	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14880913	Email/Text: camanagement@mtb.com	May 16 2023 00:01:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14912044	Email/Text: camanagement@mtb.com	May 16 2023 00:01:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
14880914	Email/Text: camanagement@mtb.com	May 16 2023 00:01:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14880915	+ Email/PDF: pa_dc_claims@navient.com	May 16 2023 00:14:37	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14907855	+ Email/Text: bncnotifications@pheaa.org	May 16 2023 00:01:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
14880916	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 16 2023 00:01:00	PA Department Of Revenue, Bankruptcy Division, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0001
14919333	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2023 00:00:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14880917	Email/Text: Bankruptcy.Notices@pnc.com	May 16 2023 00:00:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14917152	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 16 2023 00:14:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14881181	+ Email/PDF: rmscedi@recoverycorp.com	May 16 2023 00:14:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14914888	Email/Text: bnc-quantum@quantum3group.com	May 16 2023 00:01:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14880919	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2023 00:15:01	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14880918	Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2023 00:02:51	Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130

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14880920	+ Email/Text: bankruptcy@sw-credit.com	May 16 2023 00:01:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14880921	+ Email/PDF: gecsedl@recoverycorp.com	May 16 2023 00:04:10	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14880922	+ Email/PDF: gecsedl@recoverycorp.com	May 16 2023 00:02:47	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14880923	+ Email/PDF: gecsedl@recoverycorp.com	May 16 2023 00:03:36	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14880924	+ Email/PDF: gecsedl@recoverycorp.com	May 16 2023 00:03:28	Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469
14880925	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 16 2023 00:15:07	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14880926	+ Email/Text: bncmail@w-legal.com	May 16 2023 00:01:00	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14880927	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 16 2023 00:01:00	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
14897363	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 16 2023 00:01:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr		Toyota Motor Credit Corporation
14880898		Cap1/bstby
14880900		Comenity Bank/avenue
14880902		Comenity Bank/Inbryant
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14893296	*+	Bankamerica, Po Box 1598, Norfolk, VA 23501-1598
14893297	*+	Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14893298	*	Bk Of Amer, 4060 Ogletown/Stanton Rd, Newark, DE 19713
14893299	*+	Cap One, Po Box 5253, Carol Stream, IL 60197-5253
14893303	*+	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
14893305	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14893306	*+	Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789
14893307	*+	Comenitybank/valucity, Po Box 182789, Columbus, OH 43218-2789
14893308	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
14893309	*+	Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14880909	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14893311	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14880908	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14893310	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
14893301	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850
14893313	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14893314	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14893315	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14893316	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14893317	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

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14893318	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14893319	*+	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14893320	*+	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14893321	*+	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14893322	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14893323	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14893324	*+	Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469
14893325	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14893326	*+	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14893327	*+	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 5 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lawrence W. Willis	on behalf of Debtor Gina A Collar ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8